

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 20-22444-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Raymond C. Middleton  
917 West 5th Street  
Plainfield, NJ 07063

Social Security No.:  
xxx-xx-2903

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Vincent F. Papalia on:

Date: 9/19/24  
Time: 02:00 PM  
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

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**APPLICANT(S)**  
Melinda D. Middlebrooks, Debtor's Attorney,  
period: 6/1/2021 to 7/19/2024

**COMMISSION OR FEES**  
\$11,855.00

**EXPENSES**  
\$14.91.

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If this is a chapter 13 case, the fees and expenses awarded:

- will not reduce the amount to be paid to general unsecured creditors under the plan.
- will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: August 7, 2024

JAN:

Jeanne Naughton  
Clerk

In re:  
Raymond C. Middleton  
Debtor

Case No. 20-22444-VFP  
Chapter 13

District/off: 0312-2  
Date Rcvd: Aug 07, 2024

User: admin  
Form ID: 137

Page 1 of 4  
Total Noticed: 51

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Raymond C. Middleton, 917 West 5th Street, Plainfield, NJ 07063-1419
519014940	+ DeVry/Adtalem Global Education, Attn: Bankruptcy, 500 West Monroe St, Ste 28, Chicago, IL 60661-3777
519014943	+ Fed Loan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
519028618	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 07 2024 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 07 2024 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 07 2024 20:38:31	BMW Bank of North America, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 07 2024 20:48:58	BMW FINANCIAL SERVICES NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 07 2024 20:37:16	Synchrony Bank/c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519014935	Email/Text: Bankruptcy@absoluteresolutions.com	Aug 07 2024 20:34:00	Absolute Resolutions I, 8000 Norman Center Dr, Bloomington, MN 55437
519046552	Email/Text: Bankruptcy@absoluteresolutions.com	Aug 07 2024 20:34:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
519014936	Email/Text: ebn@americollect.com	Aug 07 2024 20:36:00	Americollect, 1851 S Alverno Road, Manitowoc, WI 54221
519018971	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 07 2024 20:38:27	BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519036678	+ Email/PDF: acg.bmw.ebn@aisinfo.com	Aug 07 2024 20:49:17	BMW Financial Services, 1400 City View Drive, Columbus, OH 43215-1477
519018970	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 07 2024 20:49:26	BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519066776	Email/Text: bnc-thebureaus@quantum3group.com	Aug 07 2024 20:35:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 788, Kirkland, WA 98083-0788
519066519	Email/Text: BKelectronicnotices@cenlar.com		

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519014938	^ MEBN	Aug 07 2024 20:35:00	Cenlar FSB Attn BK Dept, 425 Phillips Blvd, Ewing, NJ 08618
519014937	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 07 2024 20:32:53	CMG Financial, PO Box 77404, Trenton, NJ 08628-6404
519024236	+ Email/PDF: ebn_ais@aisinfo.com	Aug 07 2024 20:37:08	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519014939	^ MEBN	Aug 07 2024 20:49:13	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519014942	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 07 2024 20:31:48	D&A Services, LLC, 1400 E. Touhy Ave, Ste. G2, Des Plaines, IL 60018-3338
519035775	Email/Text: bnc-quantum@quantum3group.com	Aug 07 2024 20:37:56	Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
519026188	Email/Text: mrdiscen@discover.com	Aug 07 2024 20:36:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
519014941	+ Email/Text: mrdiscen@discover.com	Aug 07 2024 20:34:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany OH 43054-3025
519014944	^ MEBN	Aug 07 2024 20:34:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519014945	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 07 2024 20:32:13	Financial Recoveries, Attn: Bankruptcy, 200 East Park Dr Ste 100, Mount Lurel, NJ 08054-1297
519071255	+ Email/Text: PBNCNotifications@perituservices.com	Aug 07 2024 20:35:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519014946	+ Email/Text: PBNCNotifications@perituservices.com	Aug 07 2024 20:34:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
519924424	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 07 2024 20:49:12	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519924425	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 07 2024 20:37:24	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519014947	+ Email/Text: ClericalSupport@tenagliahunt.com	Aug 07 2024 20:35:00	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519023458	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 07 2024 20:36:00	Macy's, c/o Tenaglia & Hunt, 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016
519014949	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 07 2024 20:36:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519014948	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 07 2024 20:36:00	Midland Fund, 320 East Big Beaver, Troy, MI 48083-1238
519014950	+ Email/Text: bnc@nordstrom.com	Aug 07 2024 20:36:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
519056888	+ Email/Text: JCAP_BNC_Notices@jcap.com	Aug 07 2024 20:35:20	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
519014951	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 07 2024 20:38:23	Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
519056801	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 07 2024 20:48:56	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
519060898	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 07 2024 20:48:56	Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541
519062807	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 07 2024 20:48:56	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541

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519058317	Email/PDF: PRA_BK2_CASE_UPDATE@portfolioconversion.com	Aug 07 2024 20:49:12	Portfolio Recovery Associates, LLC, c/o Dmb, POB 41067, Norfolk VA 23541
519068831	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 07 2024 20:37:20	Portfolio Recovery Associates, LLC, c/o GAP, POB 41067, Norfolk, VA 23541
519067053	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Aug 07 2024 20:37:50	Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Blasdell, NY 14219-2553
519014952	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Aug 07 2024 20:35:00	State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
519067555	^ MEBN	Aug 07 2024 20:35:00	State of New Jersey, Division of Taxation, Compliance Activity, PO Box 245, Trenton, NJ 08695-0245
519015726	^ MEBN	Aug 07 2024 20:32:33	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519014953	+ Email/Text: bnc-thebureaus@quantum3group.com	Aug 07 2024 20:32:33	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519065145	+ Email/PDF: ebn_ais@aisinfo.com	Aug 07 2024 20:35:00	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
519014954	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Aug 07 2024 20:48:58	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519031481	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Aug 07 2024 20:38:31	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
		Aug 07 2024 20:37:24	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 47

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 09, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2024 at the address(es) listed below:

Name	Email Address
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Angela Nascondiglio Stein	on behalf of Debtor Raymond C. Middleton nascondiglio@middlebrooksshapiro.com
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Denise E. Carlon

on behalf of Creditor CMG Mortgage Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Jessica M. Minneci

on behalf of Debtor Raymond C. Middleton jminneci@middlebrookssapiro.com minneci.jessicab@notify.bestcase.com

Marie-Ann Greenberg

magecf@magtrustee.com

Melinda D. Middlebrooks

on behalf of Debtor Raymond C. Middleton middlebrooks@middlebrookssapiro.com  
melindamiddlebrooks@gmail.com;minneci.jessicab@notify.bestcase.com

Regina Cohen

on behalf of Creditor BMW Bank of North America rcohen@lavin-law.com mmalone@lavin-law.com

U.S. Trustee

USTPRRegion03.NE.EDF@usdoj.gov

TOTAL: 7